

In re:  
Jermaine Julius Smith  
Debtor

Case No. 20-10369-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 17, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:

Recip ID	Recipient Name and Address
db	Jermaine Julius Smith, 1010 Ivy Lane, Pottstown, PA 19464-2906
cr	+ Lower Pottsgrove Township and Lower Pottsgrove Tow, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	+ Rushmore Loan Management Services, LLC as servicer, c/o FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 18 2022 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Nov 18 2022 00:16:59	Pinnacle Credit Services LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2022

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Nov 17, 2022

Form ID: pdf900

Total Noticed: 6

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Jermaine Julius Smith scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Lower Pottsgrove Township and Lower Pottsgrove Township Municipal Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JASON BRETT SCHWARTZ	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@avallonelaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LAUREN MOYER	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE:     Jermaine Julius Smith Debtor  Rushmore Loan Management Services, LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage- TT-V Movant v.  Jermaine Julius Smith Kenneth E. West - Trustee Respondents	Case No.: 20-10369-elf  Chapter: 13  Judge: Eric L. Frank
---	---

**ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY**

**UPON** consideration of the Certification of Default filed by Rushmore Loan Management Services, LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V dated November 9, 2022 and with good cause therefore, it is

**ORDERED** the automatic stay, heretofore in effect pursuant to 11 U.S.C. § 362(a), is hereby **MODIFIED** for cause pursuant to 11 U.S.C. § 362(d)(1) to permit Movant to exercise all rights available to it under applicable law with respect to 1010 Ivy Ln, Pottstown, PA 19464 and it is further;

**ORDERED** that in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect; and it is further;

**ORDERED** that the Movant shall promptly report to the Chapter 13 Trustee any surplus monies realized by any sale of the Property.

Date: 11/17/22



---

**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**